

Docket No.: 37355-304

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : KIEKHAEFER, JOHN H.  
Appl. No. : 10/735940  
Filed : December 15, 2003  
Title : TRANSPARENT/TRANSLUCENT  
FINANCIAL TRANSACTION  
CARD

Confirmation No.: 3705

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Grp./A.U. : 2876  
Examiner : J. Fureman  
Customer No.: : 1923

  
Stephen T. Scherrer, Reg. No. 45,080

**TERMINAL DISCLAIMER**

Mail Stop AF  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

American Express Travel Related Services Company, Inc., the owner of a 100 percent interest in the instant application, hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. §§ 154 to 156 and 173, as presently shortened by any terminal disclaimer, of U.S. Patent Nos. 6,732,936, 6,705,530, 6,296,188 and 6,290,137. American Express Travel Related Services Company, Inc., hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and U.S. Patent Nos. 6,732,936, 6,705,530, 6,296,188 and 6,290,137 are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, American Express Travel Related Services Company, Inc., does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. §§ 154 to 156 and 173 of U.S. Patent Nos. 6,732,936, 6,705,530, 6,296,188 and 6,290,137, as presently shortened by any terminal disclaimer, in the event that any such granted patent: expires for

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Appln. No. 10/735,940

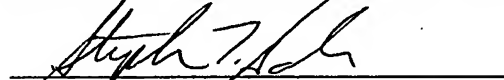
failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. §1.321, has all claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as shortened by any terminal disclaimer.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. The undersigned is an agent of record.

Please charge the terminal disclaimer fee of \$130.00 under 37 C.F.R. § 1.20(d) and any other fee under 37 C.F.R. § 1.16 or 1.17 that is required due to this communication to Deposit Account No. 13-0206. A copy of this document is enclosed.

Respectfully submitted,

McDERMOTT WILL & EMERY LLP



Stephen T. Scherrer  
Registration No. 45,080

227 West Monroe Street  
Chicago, IL 60606-5096  
Phone: 312.372.2000 STS:cnh  
Facsimile: 312.984.7700  
Date: June 20, 2005

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